

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	)	Chapter 13
<b>JOSEPH M. PANIGALL and</b>	)	Case No. 18-24599-CMB
<b>SHEILA A. PANIGALL</b>	)	
<b>Debtors</b>	)	
	)	
RONDA J. WINNECOUR, CHAPTER 13 TRUSTEE	)	
Movant	)	
vs.	)	
	)	
SANTANDER BANK, N.A.	)	STIPULATION TO RESOLVE TRUSTEE'S
RESPONDENT	)	MOTION TO PRECLUDE NOTICES OF
	)	POST-PETITION MORTGAGE FEES,
	)	EXPENSES AND CHARGES

**STIPULATED ORDER RESOLVING TRUSTEE'S MOTION TO PRECLUDE NOTICES OF  
POST-PETITION MORTTGAGE FEES, EXPENSES AND CHARGES**

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AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 2022, SANTANDER BANK, N.A., ("Santander"), by and through its attorney, Kellie Rahl-Heffner, Esquire of Gross McGinley LLP, and Trustee, Ronda J. Winnecour, ("Trustee"), agree and stipulate to resolve the Trustee's Motion to Preclude Notices of Post-Petition Mortgage Fees, Expenses and charges as follows:

1. Santander admits to the filing of the Notices of Post-Petition Mortgage Fees, Expenses and Charges as alleged in the Trustee's Motion and that attorneys fees for the filing of the Notices were charged to the Debtors loan with Santander.
  
2. As of the date of this Stipulation, Santander Bank has waived all attorneys fees and costs on the Debtors loan, associated with the filing of the Notices of Post-Petition Mortgage Fees, Expenses and Charges totaling \$1,282.00.
  
3. Santander has applied for and received limited user filing capabilities in the Western District Bankruptcy Court and all future Notices of Payment Changes will be filed directly by Santander Bank as opposed to Santander's Bankruptcy Counsel which resulted in the instant Post-Petition Mortgage Fees, Expenses and Charges being assessed to the Debtors loan.

4. Santander agrees to withdraw the Notices of Post-Petition Mortgage Fees, Expenses and Charges as outlined in the Trustee's Motion and has already given credit back to the Debtors for such charges. A true and correct copy of the loan payment history showing the credit for such charges totaling \$1,282.00 and an Affidavit of Santander Bank are attached hereto as **Exhibit "A"** and incorporated herein by reference.

5. Santander is precluded from filing any further Notices of Post-Petition Mortgage Fees, Expenses and Charges that relate directly to the filing of Notices of Payment Changes on the Debtors loan.

6. Santander agrees that it will not assess any fees or costs associated with the preparation of this Stipulation to the debtors or their loan.

7. The Parties having agreed that this Stipulated Order resolves all matters related to the Trustee's Motion and the hearing scheduled on this matter for October 13, 2022 is hereby cancelled.

Gross McGinley, LLP

/s/ Kellie Rahl Heffner, Esq.  
Kellie Rahl-Heffner, Esquire  
Attorney for Santander Bank  
Attorney ID No. 200962

/s/Jame Warmbrodt, Esq.  
Ronda J. Winnecour – Chapter 13 Trustee  
By: James Warmbrodt, Esquire  
Attorney ID No. 42524

ORDERED AND APPROVED BY THE COURT:

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Chief Judge: Carlota M. Bohm

## **EXHIBIT “A”**

Mail Code: 10-421-CN2  
P.O. Box 12646  
Reading, PA 19612  
Customer Service: 1-877-768-2265  
www.SantanderBank.com

778-0.5400 000003BFXALLZ 1/2 BIN:0 0-3111  
JOSEPH PANIGALL  
SHEILA A PANIGALL  
518 SALISBURY DR  
GREENSBURG PA 15601-6039



## STATEMENT OF ACCOUNT

**Account Number:**  
Statement Date: 09-23-2022  
Statement Period From: 08-24-2022  
Statement Period Through: 09-23-2022  
Days in Statement Period: 31  
Current Balance: \$51,892.51  
Credit Line Amount: \$0.00  
Available Credit: \$0.00

**Minimum Payment:** \$25,931.00  
**Payment Due Date:** 10-20-2022

### Important Message

Starting April 26, 2021, the payment mailing address in your initial account agreement is no longer valid. As of April 26, 2021, all payments must be mailed to: P.O. Box 847051, Boston, MA 02284-7051  
The new mailing address does not affect automatic payments from a Santander account and your statements and return envelopes will show the new address. Please take note of the new address and update your records.  
Member FDIC.

### ACCOUNT BILLING SUMMARY

Principal Due \$1,119.64  
**INTEREST CHARGE Due \$237.99**  
Past Due Amount \$24,288.37  
Late Charges Due \$0.00  
Fees Due \$285.00  
Payment Shortage \$0.00  
**Total Minimum Payment Due \$25,931.00**

### ACCOUNT BALANCE SUMMARY

Beginning Balance \$53,658.48  
Advances \$0.00  
Payment Received \$2,056.46  
Insurance Premium \$0.00  
**INTEREST CHARGE \$237.99**  
Late Charges \$0.00  
Fees \$52.50  
Adjustments \$0.00  
Ending Balance \$51,892.51  
Unapplied Credit Balance \$0.00

### SUMMARY OF REVOLVING ACCOUNT BALANCE

Periodic Rate From	08-24-2022	Periodic INTEREST CHARGE	\$237.99
Periodic Rate Through	09-23-2022	<b>ANNUAL PERCENTAGE RATE</b>	5.5000
Payment Amount	\$1,357.63		
Daily Periodic Rate *	0.0001506849		
Balance Subject to Interest Rate	\$50,947.25	Ending Principal	\$50,648.48

\* The daily periodic rate may vary.

### TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT

Posting Date	Effective Date	Activity Description	Amount	Balance
	08-24-2022	BEGINNING PRINCIPAL		\$51,135.95
09-09-2022	09-09-2022	PAYMENT RECEIVED - THANK YOU	\$52.50	\$51,135.95
		FORECLOSURE ATTORNEY COST	\$52.50	
09-14-2022	09-12-2022	PAYMENT RECEIVED - THANK YOU	\$487.47	\$50,648.48
		TO PRINCIPAL	\$487.47	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$112.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$112.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$81.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$81.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$126.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$126.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$90.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$90.00	

Please return this portion with your check.



JOSEPH PANIGALL  
SHEILA A PANIGALL  
518 SALISBURY DR  
GREENSBURG PA 15601-6039

Make Check Payable To:

Santander Bank, N.A.  
P.O. Box 847051  
Boston, MA 02284-7051

Account Number	Due Date	Payment Due	Amount Enclosed
	10-20-2022	\$25,931.00	

Mail Code: 10-421-CN2  
P.O. Box 12646  
Reading, PA 19612  
Customer Service: 1-877-768-2265  
www.SantanderBank.com

778-0.5400 000003BFXALLZ 2/2 BIN:0 0-3113  
JOSEPH PANIGALL

# STATEMENT OF ACCOUNT

Account Number:  
Statement Date: 09-23-2022  
Statement Period From: 08-24-2022  
Statement Period Through: 09-23-2022  
Days in Statement Period: 31  
Current Balance: \$51,892.51  
Credit Line Amount: \$0.00  
Available Credit: \$0.00

Minimum Payment:	\$25,931.00
Payment Due Date:	10-20-2022

## TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT CONT.

Posting Date	Effective Date	Activity Description	Amount	Balance
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$54.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$54.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$63.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$63.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$99.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$99.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$54.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$54.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$54.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$54.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$63.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$63.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$108.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$108.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$99.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$99.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$45.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$45.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$63.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$63.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$117.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$117.00	
09-21-2022	09-21-2022	PAYMENT RECEIVED - THANK YOU	\$117.49	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$117.49	
09-21-2022	09-21-2022	PAYMENT RECEIVED - THANK YOU	\$117.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$117.00	
	09-23-2022	ENDING PRINCIPAL		\$50,648.48
***** FEES *****				
08-24-2022	08-24-2022	FORECLOSURE ATTORNEY COST	\$52.50	
		TOTAL FEES THIS PERIOD	\$52.50	
***** INTEREST CHARGED *****				
		TOTAL INTEREST THIS PERIOD	\$237.99	
***** 2022 TOTAL YEAR-TO-DATE *****				
		TOTAL FEES CHARGED	\$349.50	
		TOTAL INTEREST CHARGED	\$1,600.19	

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3. Santander has also noted on the Debtor's loan that no post-petition mortgage fees relating to the filing of any future Notice of Payment Changes will be charged on the Debtor's loan during the pendency of the within Bankruptcy proceeding or for the remainder of the term of the Debtor's loan with Santander.

Date: 10/11/2022

SANTANDER BANK, N.A.

By: [Signature]  
LYNN A GRIMM  
Bankruptcy, Card & Collections Analyst II

COMMONWEALTH OF PENNSYLVANIA )  
COUNTY OF Berks )  
:ss

Subscribed and sworn to before me, the undersigned Notary Public, on the 11 day of October, 2022.

[Signature]  
Notary Public

